AMENDMENTS TO THE CLAIMS:

1-29 (Cancelled).

30. (New) An IC card, comprising:

a first purse area storing electronic money;

a second purse area storing electronic money;

a memory including:

a security program executing ciphering/deciphering information to be communicated with an external apparatus when accessing the first purse area, and

an access program executing access control when accessing at least one of the first purse area and the second purse area, the access control including controlling startup of the security program;

a processor executing the security program and the access program; and

a connection terminal solely through which the external apparatus and the processor communicate information with each other, wherein

the access program executes, using the security program and through ciphered communications via the connection terminal, at least one of an electronic money payment transaction specified by the external apparatus from the first purse area and an electronic money deposit transaction to the first purse area, when the external apparatus specifies the first purse area to be accessed,

the access program executes, through the connection terminal and without using the security program, at least one of an electronic money payment transaction specified by the external apparatus from the second purse area and an electronic money deposit

transaction to the second purse area, when the external apparatus specifies the second purse are to be accessed, and

the access program executes, through the connection terminal and without using the security program, only an electronic money payment transaction from the second purse area, when the external apparatus does not specify any of the first purse area and the second purse area.

31.   (New) The IC card according to claim 30, wherein the access program allows the external apparatus to access the second purse area subsequently after the external apparatus accesses the first purse area, if the external apparatus is a permitted apparatus specified by the security program.

32.   (New) A transaction apparatus for carrying out transaction with an IC card, wherein the IC card includes:

a first purse area storing electronic money,

a second purse area storing electronic money,

a memory including:

a security program executing ciphering/deciphering information to be communicated with an external apparatus when accessing the first purse area, and

an access program executing access control when accessing at least one of the first purse area and the second purse area, the access control including controlling startup of the security program,

a processor executing the security program and the access program, and

a connection terminal solely through which information is communicated,

a card reader/writer communicating the information with the IC card via the connection terminal;

an operation unit through which a user manually specifies at least one of the first purse area and the second purse area and an amount or amounts of money to be transferred to the at least one of the first purse area and the second purse area;

a display unit displaying guidance for the user;

a processing unit executing a transfer program accessing an account to transfer electronic money from the account to the at lest one of the first purse area and the second purse area, wherein the transfer program includes the steps of:

obtaining an authorization, from the IC card connected to the card reader/writer, to access the first purse area, and

transferring the amount or amounts of electronic money to be transferred from the account to the specified at least one of the first purse area and the second purse area after the authorization is obtained.

33.   (New) The transaction apparatus according to claim 32, further comprising a cash payment unit giving out cash to the user when a payment of the case is specified through the operation unit.